State of Illinois

Department of Central Management Services | Bureau of Benefits

Benefit Choice Options

Enrollment Period May 1 - May 31, 2013 | Effective July 1, 2013 - June 30, 2014

State of Illinois

Benefit Choice is May 1 - May 31, 2013

Benefit Choice Forms must be submitted to your group insurance representative (GIR) no later than Friday, May 31st!

It is each member's responsibility to know plan benefits and make an informed decision regarding coverage elections.

New online Group Insurance Benefit Statements. Go to the Benefits website and click on this button…

Go to the 'Latest News' section of the Benefits website at
www.benefitschoice.il.gov
for group insurance updates throughout the plan year.

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Important Reminders

Transition of Care after Health Plan Change: Members and their dependents who elect to change health plans and are then hospitalized prior to July 1 and are discharged on or after July 1, should contact both the current and future health plan administrators and primary care physicians as soon as possible to coordinate the transition of services.

Members or dependents involved in an ongoing course of treatment or who have entered the third trimester of pregnancy should contact the new plan to coordinate the transition of services for treatment.

COBRA Participants: During the Benefit Choice Period, COBRA participants have the same benefit options available to them as all other members with the exception of life insurance coverage, which is not available to COBRA participants. COBRA health and dental rates for the 2014 plan year will be available on or after May 1, 2013, by calling (217) 558-6194.

If you keep your existing State of Illinois group insurance coverage, it is **not** necessary to join a Medicare prescription drug plan this year. See page 17 for more information.

Message to Plan Members

The Benefit Choice Period will be **May 1 through May 31, 2013**, for all members. Members include employees (full-time employees, part-time employees working 50% or greater and employees on leave of absence), annuitants, survivors and COBRA participants. **Elections will be effective July 1, 2013**.

Unless otherwise indicated, all Benefit Choice changes should be made on the Benefit Choice Election Form available on the Benefits website. Members should complete the form **only if changes** are being made. Your agency/university group insurance representative (GIR) will process the changes based upon the information indicated on the form. Members may obtain GIR names and locations by either contacting the agency's personnel office or viewing the GIR listing on the Benefits website located at **www.benefitschoice.il.gov**.

Members may make the following changes during the Benefit Choice Period:

- Change health plans.
- Add or drop dental coverage.
- Add or drop dependent coverage. **Note:** Survivors may add a dependent only if that dependent was eligible for coverage as a dependent under the original member.
- Add, drop, increase or decrease Member Optional Life insurance coverage.
- Add or drop Child Life, Spouse Life and/or AD&D insurance coverage.
- Elect to opt out (full-time employees (including those on leave of absence), annuitants and survivors only). **The election to opt out will terminate the health, dental, vision and prescription coverage for the member and any covered dependents** (see page 9). **Note**: Members must provide proof of other comprehensive health coverage in order to opt out.
- Elect to waive health, dental, vision and prescription coverage (part-time employees 50% or greater, annuitants and survivors).
- Re-enroll in the Program if previously opted out of or waived coverage. Members have the option of not electing dental coverage upon re-enrollment into the health plan.
- Re-enroll in the Program if coverage is currently terminated due to nonpayment of premium while on leave of absence (employees only – subject to eligibility criteria). Any outstanding premiums plus the July premium must be paid before coverage will be reinstated. **Note**: Survivors and annuitants are not eligible to re-enroll if previously terminated due to nonpayment of premium.
- Enroll in MCAP and/or DCAP. **Employees must enroll each year; previous enrollment in the program does not continue into the new plan year.**

Documentation Requirements

- Documentation, including the SSN, is required when adding dependent coverage.
- An approved statement of health is required to add or increase Member Optional Life coverage or to add Spouse Life or Child Life coverage.
- If opting out, proof of other comprehensive health coverage provided by an entity other than the Department of Central Management Services, is required.

Member Responsibilities

You must notify the group insurance representative (GIR) at your employing agency, university or retirement system if:

- **You and/or your dependents experience a change of address.**
- **Your dependent loses eligibility.** Dependents that are no longer eligible under the Program (including divorced spouses or partners of a dissolved civil union or domestic partner relationship) must be reported to your GIR immediately. **Failure to report an ineligible dependent is considered a fraudulent act. Any premium payments you make on behalf of the ineligible dependent which result in an overpayment will not be refunded. Additionally, the ineligible dependent may lose any rights to COBRA continuation coverage.**
- **You go on a leave of absence or have time away from work.** When you go on a leave of absence and are not receiving a paycheck or are ineligible for payroll deductions, you are still responsible to pay for your group insurance coverage. You should immediately contact your GIR for your options, if any, to make changes to your current coverage. Requested changes will be effective the date of the written request if made within 60 days of beginning the leave. You will be billed by CMS for the cost of your current coverage. **Failure to pay the bill may result in a loss of coverage and/or the filing of an involuntary withholding order through the Office of the Comptroller.**
- **You have or gain other coverage.** If you have group coverage provided by a plan other than the Program, or if you or your dependents gain other coverage during the plan year.
- **You experience a change in Medicare status.** A copy of the Medicare card must be provided to the Medicare Coordination of Benefits Unit when a change in your or your dependent's Medicare status occurs. **Failure to notify the Medicare Coordination of Benefits Unit at Central Management Services of your Medicare eligibility may result in substantial financial liabilities.** The Medicare Unit's address and phone number can be found on page 30.
- **You get married or enter into a civil union partnership; or your marriage, domestic partnership or civil union partnership is dissolved.**
- **You have a baby or adopt a child.**
- **Your employment status changes from full-time to part-time or vice versa, or the employment status of your dependent changes.**

Contact your GIR if you are uncertain whether or not a life-changing event needs to be reported.

Beneficiary Designations

You should periodically review all beneficiary designations and make the appropriate updates. Remember, you may have death benefits through various state-sponsored programs, each having a separate beneficiary form:

- State of Illinois life insurance
- Retirement benefits
- Deferred Compensation

Benefit Changes for Plan Year 2014

(Enrollment Period May 1 – May 31, 2013)

It is each member's responsibility to know their plan benefits in order to make an informed decision regarding coverage elections. Members should carefully review all the information in this booklet to be aware of the benefit changes for the upcoming plan year. **The Benefit Choice Period will be May 1 through May 31, 2013.** All elections will be effective July 1, 2013.

Managed Care Plan (HMO/OAP) Changes

- Health contributions have increased (see chart on page 6)
- Dependent health contributions have increased (see chart on page 7)
- Primary care physician (PCP) office visit copayments increased to $18
- Specialist office visit and home health visit copayments increased to $25
- Emergency room visit copayment increases to $225
- Inpatient surgery copayment increases to $325
- Outpatient surgery copayment increases to $225
- Prescription deductible increases to $75 per individual per plan year
- Prescription copayments for generic, preferred brand and nonpreferred brand will be $8/$26/$50 respectively
- Mail-order prescription cost for a 90-day supply increases to 2.5 times the 30-day supply copayment amount

Quality Care Health Plan (QCHP) Changes

- Health contributions and plan year deductibles have increased (see chart on page 6)
- Dependent health contributions have increased (see chart on page 7)
- In-network, out-of-pocket maximum (individual) increases to $1,500
- In-network, out-of-pocket maximum (family) increases to $3,750
- Out-of-network, out-of-pocket maximum (individual) increases to $6,000
- Out-of-network, out-of-pocket maximum (family) increases to $12,000
- Coinsurance for out-of-network physicians is reduced from 70% to 60% (in-network coinsurance remains 90%)
- Emergency room visit copayment increases to $425
- In-network hospital admission deductible increases to $75
- Out-of-network hospital admission deductible increases to $400
- Prescription deductible increases to $100 per individual per plan year
- Prescription copayments for generic, preferred brand and nonpreferred brand will be $10/$30/$60 respectively
- Mail-order prescription cost for a 90-day supply increases to 2.5 times the 30-day supply copayment amount

Quality Care Dental Plan (QCDP) Changes

- Dental deductible increases to $150 per plan participant per plan year
- Out-of-network annual maximum benefit decreases to $2,000
- Out-of-network lifetime maximum benefit decreases to $1,500

Vision Changes

- Vision eye exams, lenses and standard frame copayments increase to $20

What You Should Know for Plan Year 2014

- **Federal Healthcare Reform** As a result of the Patient Protection and Affordable Care Act, additional preventive services for women, including well-woman visits, contraception and breastfeeding support, will be paid at 100% beginning July 1, 2013. For a full list of preventive services that are paid at 100%, see the Benefits website or contact your plan administrator.
- **HMO Illinois and BlueAdvantage HMO Medical Group Code** Members and/or dependents enrolling in HMO Illinois or BlueAdvantage HMO must enter a 3-digit medical group code on the Benefit Choice Election Form. Medical group codes can be found on the provider directory page of the plan administrator's website. Members may call HMO Illinois or BlueAdvantage HMO for assistance.
- **Dependent Eligibility Verification Audit** In an effort to control costs and ensure enrollment files are accurate, the State of Illinois will be conducting a dependent eligibility verification audit during FY2014.

  Members are reminded that dependents can be dropped from coverage without proof of a qualifying change in status and without penalty during the Benefit Choice Period. If, during the dependent eligibility verification audit, a member is found to be covering an ineligible dependent, they may be subject to a financial penalty, including but not limited to, repayment of all premiums the State made on behalf of the employee and/or the dependent, as well as expenses incurred by the Program.

  Answers to common questions about the audit, as well as a list of documents required during the audit, will be available on the Benefits website once the audit begins.
- **Express Scripts/Medco Pharmacy Benefit Managers Merge** Express Scripts and Medco merged into one company in April 2012. The combined company is in the process of changing the name on all its communications to Express Scripts. Until the renaming process is complete, you will sometimes see the Medco name in pharmacy communications and on websites.

  Please continue to refill your prescriptions as you normally would by using your current prescription drug ID card, refill order forms or the toll-free member services telephone number on your ID card. Medco is now a part of the Express Scripts family of pharmacies. Members with questions may call Express Scripts at (800) 899-2587.
- **Change in Flexible Spending Accounts (FSA) system for plan year 2014** Effective July 1, 2013, the State of Illinois will begin using a new FSA system. There will be several changes of which participants need to be aware for the conversion from the current system to the new system and website. Please see page 28 for details.
- **Medicare Primary Retirees, Annuitants and Survivors** Effective January 1, 2014, Medicare primary retirees, annuitants and survivors (including those who have Medicare primary dependents on their health insurance coverage) will be required to enroll in a State-sponsored Medicare plan. Impacted members will receive a letter in the coming months outlining this change and their health plan choices.
- **QCHP Coordination of Benefits Change** Effective July 1, 2013, the State of Illinois will no longer pay 100% of the claim balance of medical claims after Medicare pays their portion for plan participants enrolled in QCHP. Medicare primary participants will be subject to standard benefit coinsurance for in-network and out-of-network services after Medicare pays. Furthermore, plan exclusions for the QCHP will apply regardless of other health insurance coverage. See pages 51 of the Retiree, Annuitant and Survivor Handbook for more information on the Benefits website.
- **Monthly Health Plan Contributions for Retirees, Annuitants and Survivors** All retirees, annuitants and survivors will be charged a percentage of their combined annuity value to cover the costs of the basic program of group health benefits. See page 6 for more information.

Member and Dependent Monthly Contributions

While the State covers most of the cost of employee health coverage, employees must also make a monthly salary-based contribution. Employees who retire, accept a voluntary salary reduction or return to State employment at a different salary may have their monthly contribution adjusted based upon the new salary (this applies to employees who return to work after having a 10-day or greater break in State service after terminating employment – this does not apply to employees who have a break in coverage due to a leave of absence).

Employee Annual Salary	Full-time Employee Monthly Health Plan Contributions	
$30,200 & below	Managed Care: $68	Quality Care: $93
$30,201 - $45,600	Managed Care: $86	Quality Care: $111
$45,601 - $60,700	Managed Care: $103	Quality Care: $127
$60,701 - $75,900	Managed Care: $119	Quality Care: $144
$75,901 - $100,000	Managed Care: $137	Quality Care: $162
$100,001 & above	Managed Care: $186	Quality Care: $211

Monthly Health Plan Contribution for Retirees, Annuitants and Survivors

All retirees, annuitants and survivors will be charged a percentage of their annuity to cover the costs of the basic program of group health benefits as follows:

- Medicare eligible – 1% of the value of your annual annuity from all five State retirement systems
- Non-Medicare eligible – 2% of the value of your annual annuity from all five State retirement systems

In addition to the percentage of annuity charged to all retirees, annuitants and survivors, the following charges apply to annuitants and survivors with less than 20 years of service:

20 years or more of creditable service	$0.00
Less than 20 years of creditable service and, • SERS/SURS annuitant/survivor on or after 1/1/98, or • TRS annuitant/survivor on or after 7/1/99	Five percent (5%) of the costs of the basic program of group health benefits for each year of service less than 20 years.

Call the appropriate retirement system for applicable premiums.
SERS: (217) 785-7444; SURS: (800) 275-7877; TRS: (800) 877-7896

Monthly Optional Term Life Plan Contributions

Member by Age	Monthly Rate Per $1,000
Under 30	$0.06
Ages 30 - 34	0.08
Ages 35 - 44	0.10
Ages 45 - 49	0.16
Ages 50 - 54	0.24
Ages 55 - 59	0.44
Ages 60 - 64	0.66
Ages 65 - 69	1.28
Ages 70 - 74	2.06
Ages 75 - 79	2.06
Ages 80 - 84	2.06
Ages 85 - 89	2.06
Ages 90 and above	2.06

Spouse Life Monthly Rate	
Spouse Life $10,000 coverage (Employees and Annuitants under age 60)	6.00
Spouse Life $5,000 coverage (Annuitants age 60 and older)	3.00

AD&D Monthly Rate Per $1,000	
Accidental Death & Dismemberment	0.02

Child Life Monthly Rate	
Child Life $10,000 coverage	0.70

Member and Dependent Monthly Contributions

The monthly dependent contribution is **in addition** to the member health plan contribution. Dependents must be enrolled in the same plan as the member. **The Medicare dependent contribution applies only if Medicare is PRIMARY for both Parts A and B.** Members with questions regarding Medicare status may contact the CMS Group Insurance Division, Medicare Coordination of Benefits (COB) Unit at (800) 442-1300 or (217) 782-7007.

Dependent Monthly Health Plan Contributions*

Health Plan Name and Code	One Dependent	Two or more Dependents	One Medicare A and B Primary Dependent	Two or more Medicare A and B Primary Dependents
BlueAdvantage HMO (Code: CI)	$ 96	$132	$ 75	$110
Coventry HMO (Code: AS)	$111	$156	$ 88	$130
Coventry OAP (Code: CH)	$111	$156	$ 88	$130
Health Alliance HMO (Code: AH)	$113	$159	$ 89	$133
HealthLink OAP (Code: CF)	$126	$179	$102	$149
HMO Illinois (Code: BY)	$100	$139	$ 79	$116
Quality Care Health Plan (Code: D3)	$249	$287	$142	$203

Member Monthly Quality Care Dental Plan (QCDP) Contributions*	
Member Only	$11.00
Member plus 1 Dependent	$17.00
Member plus 2 or more Dependents	$19.50

* Part-time employees are required to pay a percentage of the State's portion of the contribution in addition to the member contribution. Special rules apply for non-IRS dependents. See the Benefits website for more information.

Health Plan

The State of Illinois offers its employees, annuitants and survivors health benefits through the State Employees Group Insurance Program (medical, prescription and behavioral health). Vision coverage is included at no additional cost when enrolled in the health coverage. With limited exceptions, the State makes monthly contributions toward your health premiums. Active employees, annuitants and survivors should refer to pages 6-7 for the monthly contribution amounts.

As an employee, annuitant or survivor of the State, you are offered various health insurance coverage options:

✦ **Quality Care Health Plan (QCHP)**

✦ **Managed Care Plans** (two types)

- Health Maintenance Organizations (HMOs)
- Open Access Plans (OAPs)

The health insurance options differ in the benefit levels they provide, the doctors and hospitals you can access and the cost to you. See the Benefits Comparison charts on pages 14-16 for information to help you determine which plan is right for you.

Full-time employees, retirees, annuitants and survivors have the option of opting out of health coverage if they have other comprehensive health coverage provided by an entity other than the Department of Central Management Services. Part-time employees, retirees, annuitants and survivors, may elect to waive their health coverage without the requirement to prove other coverage. Both the opt-out option and the waiver option will terminate health, dental, vision, behavioral health and prescription coverage. Members interested in either option should contact their group insurance representative (GIR) for details. **Note:** Full-time employees who do not have other comprehensive health coverage must enroll in the State's health plan.

If you change health plans during the Benefit Choice Period, or re-elect health coverage after opting out or waiving coverage, your new health insurance ID cards will be mailed to you directly from your health insurance carrier, not from the Department of Central Management Services. If you need to have services but have not yet received your ID cards, contact your health insurance carrier.

Remember, whatever health plan you elect during the Benefit Choice Period will remain in effect the entire plan year unless you experience a qualifying change in status that allows you to change plans.

Most expenses that you or your dependents incur outside the amounts covered by your health insurance, such as copayments and deductibles, are reimbursable through the pretax Medical Care Assistance Plan (MCAP). See the Flexible Spending Accounts section on page 28 for details.

Disease Management Programs and Wellness Offerings

Disease Management Programs

Disease Management Programs are utilized by the Quality Care Health Plan (QCHP) plan administrator and the managed care health plans as a way to improve the health of plan participants. You may be contacted by your health plan to participate in these programs.

Wellness Offerings

Wellness options and preventive measures are offered and encouraged by the QCHP plan administrator and the managed care plans. Offerings range from health risk assessments to educational materials and, in some cases, discounts on items such as gym memberships and weight loss programs. These offerings are available to plan participants and are provided to help you take control of your personal health and well-being. Information about the various offerings is available on the plan administrators' websites listed on page 30 of this book and on the Benefits website. In addition to the offerings currently available, the State anticipates the introduction of a comprehensive wellness program during FY2014. Additional information will be provided to members as it becomes available.

Opt Out and Annuitant Waiver

Opt Out

In accordance with Public Act 92-0600, full-time employees, retirees, annuitants and survivors may elect to Opt Out of the State Employees Health Insurance Program if proof of other major medical insurance by an entity other than the Department of Central Management Services is provided. **This election will terminate health, dental and vision coverage for the member and any dependents.**

Members opting out of the Program continue to be enrolled with Basic Life insurance coverage only and may elect Optional Life coverage.

If you opt out of the Program you will **not be eligible** for the:

- Free influenza immunizations offered annually
- COBRA continuation of coverage
- Smoking Cessation Program

However, if you are an employee, you will **still be eligible** for the:

- Flexible Spending Account (FSA) Program
- Commuter Savings Program (CSP)
- Paid maternity/paternity benefit
- Employee Assistance Program
- Adoption Benefit Program

Opt Out With Financial Incentive

SERS Annuitants not eligible for Medicare

In accordance with Public Act 94-0109, members not eligible for Medicare receiving a retirement annuity from the State Employees' Retirement System (SERS) who are enrolled in the State Employees Health Insurance Program and have other comprehensive medical coverage may elect to OPT OUT of the health insurance program and receive a financial incentive of $150 per month. Opting out includes health, vision and dental coverage for the annuitant and any dependents. Make sure to mark the 'Opt Out with Financial Incentive' box on the Benefit Choice Election Form if you are interested in this option. The Insurance Section of SERS will send you additional forms to complete that are required for this election.

The Department is currently seeking legislation to offer an enhanced financial incentive to all non-Medicare eligible annuitants who opt out of the State's health insurance program. Additional information will be posted to the Benefits website as it becomes available.

Annuitant Waiver

Public Act 93-553 allows annuitants who are currently enrolled as a dependent of their State-covered spouse to remain a dependent and waive coverage in their own right, thereby decreasing the cost of coverage for an annuitant with less than 20 years of service.

New annuitants who have been enrolled for a year or more as a dependent and wish to remain enrolled as a dependent once becoming an annuitant must indicate on the Participation Election Form (provided by the retirement system) their desire to waive health, dental and vision coverage as an annuitant. The annuitant's spouse cannot carry Spouse Life on the annuitant; however, the annuitant will have Basic Life coverage and may apply for additional Optional Life coverage, if eligible.

Re-enrolling in the Health Plan

Individuals who opt out or waive under any of these Public Acts may re-enroll in the Program only during the Benefit Choice Period or within 60 days of experiencing an eligible qualifying change in status. Any outstanding premiums must be paid before you will be allowed to re-enroll. **Note**: Survivors and annuitants are not eligible to re-enroll if previously terminated for nonpayment of premium.

Health Plan Descriptions

There are several health plans available based on geographic location. All plans offer comprehensive benefit coverage. Health maintenance organizations (HMOs) have limitations including geographic availability and defined provider networks, whereas the two open access plans (OAPs) and the Quality Care Health Plan (QCHP) have nationwide networks of providers available to their members.

All health plans require a determination of medical appropriateness prior to specialized services being rendered. HMO plans require the member to obtain a copy of the authorized referral prior to services being rendered. For QCHP and OAPs, it is the member's responsibility to make sure authorization of medical services has been obtained by the health plan provider to avoid penalties or nonpayment of services. Important note: OAPs are self-referral plans. It is the members' responsibility to ensure that the provider and/or facility from which they are receiving services are in Tier I or Tier II to avoid significant out-of-pocket costs. For more detailed information, refer to each health plan's summary plan document (SPD).

Quality Care Health Plan (QCHP)

QCHP is the medical plan that offers a comprehensive range of benefits. Under the QCHP, plan participants can choose any physician or hospital for medical services; however, plan participants receive enhanced benefits, resulting in lower out-of-pocket costs, when receiving services from a QCHP network provider.

The QCHP has a nationwide network that consists of physicians, hospitals and ancillary providers. Notification to Cigna is required for certain medical services in order to avoid penalties. Contact Cigna at (800) 962-0051 for direction.

QCHP utilizes Magellan for behavioral health benefits and the retail pharmacy network or the mail order pharmacy for prescription benefits. Plan participants can access plan benefit and participating QCHP network information, explanation of benefits (EOB) statements and other valuable health information online. Effective July 1, 2013, the prescription deductible that applies to each plan participant will be $100.

Managed Care Plans

- **Health Maintenance Organizations (HMOs)**

  Members who elect an HMO plan will need to select a primary care physician (PCP) from a network of participating providers. A PCP can be a family practice, general practice, internal medicine, pediatric or an OB/GYN physician. The PCP will direct all healthcare services and will make referrals for specialists and hospitalizations. When care and services are coordinated through the PCP, only a copayment will apply. There are no annual plan deductibles for medical services obtained through an HMO.

  The minimum level of HMO coverage provided by all plans is described on the chart on page 14. Please note that some HMOs provide additional coverage, over and above the minimum requirements. **A $75 prescription deductible applies to each plan participant.**

  If a member is enrolled in an HMO and their PCP leaves the HMO plan's network, the member has three options (must be elected within 60 days of the event):

  – Choose another PCP within that plan;
  – Change to a different managed care plan; or
  – Enroll in the Quality Care Health Plan.

Health Plan Descriptions (cont.)

Managed Care Plans

- **Open Access Plans (OAPs)**

  Open access plans combine similar benefits of an HMO with the same type of coverage benefits as a traditional health plan. Members who elect an OAP will have three tiers of providers from which to choose to obtain services. The benefit level is determined by the tier in which the healthcare provider is contracted. Members enrolled in an OAP can mix and match providers and tiers. Specific benefits are described on the chart on page 15 and may also be found in the summary plan document (SPD) on the OAP administrator's website.

  - ✦ Tier I offers a managed care network which provide enhanced benefits and require copayments which mirror HMO copayments.
  - ✦ Tier II offers another managed care network, in addition to the managed care network offered in Tier I, and also provides enhanced benefits. Tier II requires copayments, coinsurance and is subject to an annual plan year deductible.
  - ✦ Tier III covers all providers which are not in the managed care network of Tiers I or II (i.e., out of network providers). Using Tier III can offer members flexibility in selecting healthcare providers, but involve higher out-of pocket costs. Tier III has a higher plan year deductible and has a higher coinsurance amount than Tier II services. In addition, certain services, such as preventive/wellness care, are not covered when obtained under Tier III. Furthermore, plan participants who use out-of-network providers will be responsible for any amount that is over and above the charges allowed by the plan for services (i.e., allowable charges), which could result in much higher out-of-pocket costs. When using out-of-network providers, it is recommended that the participant obtain a predetermination of benefits to ensure that medical services/stays will meet medical necessity criteria and be eligible for benefit coverage.

  Members who use providers in Tiers II and III will be responsible for the plan year deductible. These deductibles 'cross accumulate,' which means that amounts paid toward the deductible in one tier, will apply toward the deductible in the other tier.

  Note: Regardless of the tier used, an annual $75 prescription deductible will be applied to each plan participant.

Out-of-Pocket Maximum

After the out-of-pocket maximum has been satisfied, the plan will pay 100% of covered expenses for the remainder of the plan year. It is important to note that certain charges are always the member's responsibility and do not count toward the out-of-pocket maximum, nor are they covered after the out-of-pocket maximum has been met. Charges ineligible for payment by the plan include prescription deductibles and copayments, amounts over allowable charges for the plan, noncovered services, charges for services deemed to be not medically necessary and penalties for failing to precertify/provide notification.

The types of charges that apply toward the out-of-pocket maximum for each type of plan varies and are outlined below:

- **Quality Care Health Plan:** The types of charges that apply toward the out-of-pocket maximum for QCHP include the annual plan year deductible, additional deductibles and coinsurance.
- **HMO Plans:** HMO plans apply copayments toward the out-of-pocket maximum.
- **OAP Plans:** OAP plans do not have an out-of-pocket maximum for Tier I; however, for Tiers II and III, only coinsurance is applied toward the out-of-pocket maximum. Also for Tiers II and III, the out-of-pocket maximum amount must be met for each tier and are cumulative between tiers. For example, once the 'individual' out-of-pocket maximum for Tier II has been met (i.e., $900), coinsurance for Tier II providers is no longer required. However, if the same plan participant then goes to a Tier III provider (out-of-network), they will need to satisfy an additional $900 to meet the out-of-pocket maximum for Tier III charges (i.e., $1,800).

CHARGES THAT APPLY TOWARD OUT-OF-POCKET MAXIMUM

PLAN	Out-of-Pocket Maximum Limits	Annual Plan Year Deductible	Additional Deductibles/ Copayments	Coinsurance	Amounts over Allowable Charges* QCHP out-of-network providers and OAP Tier III providers)
QCHP	**In-Network** Individual $1,500 Family $3,750 **Out-of-Network** Individual $6,000 Family $12,000	X	X	X	**Amounts over the plan's allowable charges are the member's responsibility and do not go toward the out-of-pocket maximum.**
HMO	Individual $3,000 Family $6,000		X		
OAP Tier II	Individual $900 Family $1,500			X	
OAP Tier III	Individual $1,800 Family $3,800			X	

* **Allowable Charges:** Effective July 1, 2013, the methodology for determining **allowable charges** will be changing. Members who use out-of-network providers should contact their health plan administrator for information regarding out-of-network charges before obtaining services. When using out-of-network providers, it is recommended that the participant obtain a predetermination of benefits to ensure that medical services/stays will meet medical necessity criteria and be eligible for benefit coverage.

Health Plans by Illinois County

July 1, 2013 through June 30, 2014

Refer to the code key below for the health plan code for each plan by county.

The following plans are available in all Illinois counties:

CH – Coventry OAP

CF – HealthLink OAP

D3 – Quality Care Health Plan (QCHP)

The following HMO plans are available in the counties indicated on the map:

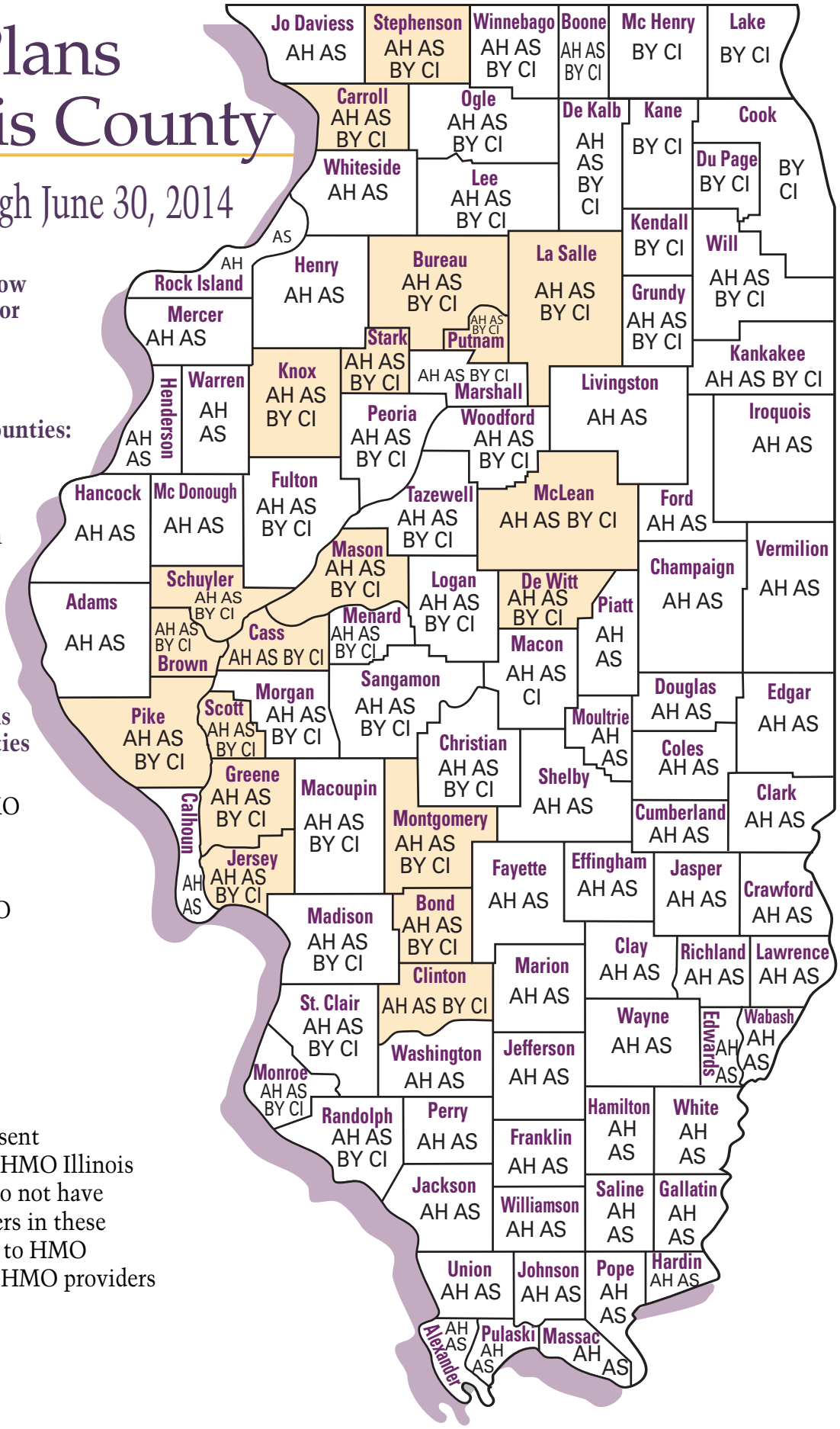
AH – Health Alliance HMO

AS – Coventry HMO

BY – HMO Illinois

CI – BlueAdvantage HMO

Shaded areas represent counties in which HMO Illinois or BlueAdvantage HMO do not have provider coverage; members in these counties may have access to HMO Illinois or BlueAdvantage HMO providers in a neighboring county.



HMO Benefits

The HMO coverage described below represents the minimum level of coverage an HMO is required to provide. Benefits are outlined in each plan's summary plan document (SPD). It is the member's responsibility to know and follow the specific requirements of the HMO plan selected. Contact the plan for a copy of the SPD. A $75 prescription deductible applies to each plan participant (see page 21 for details).

HMO Plan Design	
Plan year maximum benefit	Unlimited
Lifetime maximum benefit	Unlimited
Hospital Services	
Inpatient hospitalization	100% after $325 copayment per admission
Alcohol and substance abuse	100% after $325 copayment per admission
Psychiatric admission	100% after $325 copayment per admission
Outpatient surgery	100% after $225 copayment
Diagnostic lab and x-ray	100%
Emergency room hospital services	100% after $225 copayment per visit
Professional and Other Services (Copayment not required for preventive services)	
Physician Office visit	100% after $18 copayment per visit
Preventive Services, including immunizations	100%
Specialist Office visit	100% after $25 copayment per visit
Well Baby Care (first year of life)	100%
Outpatient Psychiatric and Substance Abuse	100% after $18 or $25 copayment per visit
Prescription drugs ($75 deductible applies; formulary is subject to change during plan year)	$8 copayment for generic $26 copayment for preferred brand $50 copayment for nonpreferred brand
Durable Medical Equipment	80%
Home Health Care	$25 copayment per visit

Some HMOs may have benefit limitations based on a calendar year.

Open Access Plan (OAP) Benefits

The benefits described below represent the minimum level of coverage available in an OAP. Benefits are outlined in the plan's summary plan document (SPD). It is the member's responsibility to know and follow the specific requirements of the OAP plan. Contact the plan for a copy of the SPD. A $75 prescription deductible applies to each plan participant (see page 21 for details).

Benefit	Tier I 100% Benefit	Tier II 90% Benefit	Tier III (Out-of-Network) 60% Benefit
Plan Year Maximum Benefit	Unlimited	Unlimited	Unlimited
Lifetime Maximum Benefit	Unlimited	Unlimited	Unlimited
Annual Out-of-Pocket Max Per Individual Enrollee Per Family	Not Applicable	$900 $1,500	$1,800 $3,800
Annual Plan Deductible (must be satisfied for all services)	$0	$250 per enrollee*	$350 per enrollee*
Hospital Services			
Inpatient	100% after $325 copayment per admission	90% of network charges after $375 copayment per admission	60% of allowable charges after $475 copayment per admission
Inpatient Psychiatric	100% after $325 copayment per admission	90% of network charges after $375 copayment per admission	60% of allowable charges after $475 copayment per admission
Inpatient Alcohol and Substance Abuse	100% after $325 copayment per admission	90% of network charges after $375 copayment per admission	60% of allowable charges after $475 copayment per admission
Emergency Room	100% after $225 copayment per visit	100% after $225 copayment per visit	100% after $225 copayment per visit
Outpatient Surgery	100% after $225 copayment per visit	90% of network charges after $225 copayment	60% of allowable charges after $225 copayment
Diagnostic Lab and X-ray	100%	90% of network charges	60% of allowable charges
Physician and Other Professional Services (Copayment not required for preventive services)			
Physician Office Visits	100% after $18 copayment	90% of network charges	60% of allowable charges
Specialist Office Visits	100% after $25 copayment	90% of network charges	60% of allowable charges
Preventive Services, including immunizations	100%	100%	Covered under Tier I and Tier II only
Well Baby Care (first year of life)	100%	100%	Covered under Tier I and Tier II only
Outpatient Psychiatric and Substance Abuse	100% after $18 or $25 copayment	90% of network charges	60% of allowable charges
Other Services			
Prescription Drugs – Covered through State of Illinois administered plan, Express Scripts; $75 deductible applies Generic $8 Preferred Brand $26 Nonpreferred Brand $50			
Durable Medical Equipment	80% of network charges	80% of network charges	60% of allowable charges
Skilled Nursing Facility	100%	90% of network charges	Covered under Tier I and Tier II only
Transplant Coverage	100%	90% of network charges	Covered under Tier I and Tier II only
Home Health Care	100% after $25 copayment	90% of network charges	Covered under Tier I and Tier II only

* An annual plan deductible must be met before plan benefits apply. Benefit limits are measured on a plan year. Plan copayments, deductibles and amounts over the plan's allowable charges do not count toward the out-of-pocket maximum.

The Quality Care Health Plan (QCHP)

Plan Year Maximums and Deductibles		
Plan Year and Lifetime Maximum	Unlimited	
Employee's Annual Salary (based on each employee's annual salary as of April 1st)	**Member Plan Year Deductible**	**Family Plan Year Deductible Cap**
$60,700 or less	$350	$875
$60,701 - $75,900	$450	$1,125
$75,901 and above	$500	$1,250
Retiree/Annuitant/Survivor	$350	$875
Dependents	$350	N/A
Additional Deductibles* * These are in addition to the plan year deductible.	Each emergency room visit QCHP hospital admission Non-QCHP hospital admission	$425 $75 $400

Hospital Services	
QCHP Hospital Network	$75 deductible per hospital admission. 90% after annual plan deductible.
Non-QCHP Hospitals	$400 deductible per hospital admission. 60% of allowable charges after annual plan deductible.

Outpatient Services	
Preventive Services, including immunizations	100%
Diagnostic Lab/X-ray	90% in-network, 60% of allowable charges out-of-network, after annual plan deductible.
Approved Durable Medical Equipment (DME) and Prosthetics	
Licensed Ambulatory Surgical Treatment Centers	

Professional and Other Services	
Services included in the QCHP Network	90% after the annual plan deductible.
Services not included in the QCHP Network	60% of allowable charges after the annual plan deductible.
Chiropractic Services – medical necessity required (up to a maximum of 30 visits per plan year)	90% in-network, 60% of allowable charges after the annual plan deductible.

Transplant Services	
Organ and Tissue Transplants	90% after $100 transplant deductible, limited to network transplant facilities as determined by the medical plan administrator. Benefits are not available unless approved by the Notification Administrator, Cigna. To assure coverage, the transplant candidate must contact Cigna prior to beginning evaluation services.

Prescription Drugs		
Plan Year Pharmacy Deductible		$100
Copayments (30-day supply)	Generic	$10
	Preferred Brand	$30
	Nonpreferred Brand	$60

Behavioral Health Services

Magellan administers the QCHP Behavioral Health Services benefit. Authorization is required for all behavioral health services. For authorization procedures, see the Benefits Handbook or call Magellan at (800) 513-2611.

Federally Required Notices

Notice of Creditable Coverage

Prescription Drug Information for State of Illinois Medicare Eligible Plan Participants

This Notice confirms that the State of Illinois Group Insurance Program has determined that the prescription drug coverage it provides is creditable. This means that your existing prescription coverage is on average as good as or better than the standard Medicare prescription drug coverage (Medicare Part D). You can keep your existing group prescription coverage and choose not to enroll in a Medicare Part D plan. Unless you qualify for low-income/extra-help assistance, you should not enroll in a Medicare Part D plan.

With this Notice of Creditable Coverage, you will not be penalized if you later decide to enroll in a Medicare prescription drug plan. However, you must remember that if you drop your entire group coverage through the State Employees Group Insurance Program and experience a continuous period of 63 days or longer without creditable coverage, you may be penalized if you enroll in a Medicare Part D plan later. If you choose to drop your State Employees Group Insurance coverage, the Medicare Special Enrollment Period for enrollment into a Medicare Part D plan is two months after the loss of creditable coverage.

If you keep your existing group coverage, it is not necessary to join a Medicare prescription drug plan this year. Plan participants who decide to enroll into a Medicare prescription drug plan; however, may need a personalized Notice of Creditable Coverage in order to enroll into a prescription plan without a financial penalty. Participants who need a personalized Notice may contact the State of Illinois Medicare Coordination of Benefits Unit at (800) 442-1300 or (217) 782-7007.

Summary of Benefits and Coverage (SBC) and Uniform Glossary

Under the Affordable Care Act, health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's benefits and coverage. The new regulation is designed to help you better understand and evaluate your health insurance choices.

The new forms include a short, plain language Summary of Benefits and Coverage (SBC) and a uniform glossary of terms commonly used in health insurance coverage, such as "deductible" and "copayment."

All insurance companies and group health plans must use the same standard SBC form to help you compare health plans. The SBC form also includes details, called "coverage examples," which are comparison tools that allow you to see what the plan would generally cover in two common medical situations. You have the right to receive the SBC when shopping for, or enrolling in, coverage or if you request a copy from your issuer or group health plan. You may also request a copy of the glossary of terms from your health insurance company or group health plan. All State health plan SBC's are available on the Benefits website.

Notice of Privacy Practices

The Notice of Privacy Practices has been updated on the Benefits website effective April 1, 2013. You have a right to obtain a paper copy of this Notice, even if you originally obtained the Notice electronically. We are required to abide with terms of the Notice currently in effect; however, we may change this Notice. If we materially change this Notice, we will post the revised Notice on our website at **www.benefitschoice.il.gov**.

Changes that are effective April 1, 2013, include, but are not limited to, the following:

- References to the Department of Healthcare and Family Services (HFS) were replaced with Department of Central Management Services
- Contact information for the two self-insured open access plans (OAPs) were added
- The pharmacy benefit manager name was changed from Medco to Express Scripts
- Legal requirements were clarified
- Restrictions were updated
- 'Notice of changes' was updated

Plan Participants (Members and Dependents) Eligible for Medicare

What is Medicare?

Medicare is a federal health insurance program for the following:

- Participants age 65 or older
- Participants under age 65 with certain disabilities
- Participants of any age with End-Stage Renal Disease (ESRD)

Medicare has the following parts to help cover specific services:

- **Medicare Part A** (Hospital Insurance): Part A coverage is premium-free for participants with enough earned credits based on their own work history or that of a spouse at least 62 years of age (when applicable) as determined by the Social Security Administration (SSA).
- **Medicare Part B** (Outpatient and Medical Insurance): Part B coverage requires a monthly premium contribution. With limited exception, enrollment is required for members who are retired or who have lost "current employment status" and are eligible for Medicare.
- **Medicare Part C** (also known as Medicare Advantage): Part C is insurance that helps pay for a combination of the coverage provided in Medicare Parts A, B and D. An individual must already be enrolled in Medicare Parts A and B in order to enroll into a Medicare Part C plan. Medicare Part C requires a monthly premium contribution.
- **Medicare Part D** (Prescription Drug Insurance): Medicare Part D coverage requires a monthly premium contribution, unless the participant qualifies for extra-help assistance as determined by the SSA.

In order to apply for Medicare benefits, plan participants are instructed to contact their local SSA office or call (800) 772-1213. Plan participants may also contact the SSA via the internet at www.socialsecurity.gov to sign up for Medicare Part A.

State of Illinois Medicare Requirements

Each plan participant must contact the SSA and apply for Medicare benefits upon turning the age of 65. If the SSA determines that a plan participant is eligible for Medicare Part A at a premium-free rate, the plan participant must accept the Medicare Part A coverage.

If the SSA determines that a plan participant is not eligible for premium-free Medicare Part A based on his/her own work history or the work history of a spouse at least 62 years of age (when applicable), the plan participant must request a written statement of the Medicare ineligibility from the SSA. Upon receipt, the written statement must be forwarded to the State of Illinois Medicare COB Unit to avoid a financial penalty. Plan participants who are ineligible for premium-free Medicare Part A benefits, as determined by the SSA, are not required to enroll into Medicare Parts A or B.

Plan Participants Eligible for Medicare (cont.)

Employees with Current Employment Status (and their applicable Dependents)

Members who are actively working for the State of Illinois and become eligible for Medicare (or have a dependent that becomes eligible for Medicare) due to turning age 65 or due to a disability (under the age of 65) must accept the premium-free Medicare Part A coverage, but may delay the purchase of Medicare Part B coverage. The State Group Insurance Program will remain the primary insurance for plan participants eligible for Medicare due to age or disability until the date the member retires or loses "current employment status" (such as no longer working due to a disability-related leave of absence). Upon such an event, Medicare Part B is required by the State.

Domestic partner and civil union partner dependents who are eligible for premium-free Medicare Part A upon turning the age of 65 are required by the State's plan to enroll in Medicare Part B. Once enrolled, Medicare will be the primary payer for the partner's coverage regardless of the member's current employment status.

Each plan participant who becomes eligible for Medicare is required to submit a copy of his or her Medicare card to the State of Illinois Medicare COB Unit.

Retirees and Employees without Current Employment Status (and their applicable Dependents)

Members who are retired or who have lost current employment status (such as no longer working due to a disability related leave of absence) and **are eligible for Medicare (or have a dependent that becomes eligible for Medicare) due to turning age 65 or due to a disability (under the age of 65)** must enroll in the Medicare Program. Medicare is the primary payer for health insurance claims over the State Group Insurance Program. **Failure to enroll and maintain enrollment in Medicare Parts A and B when Medicare is the primary payer will result in a reduction of benefits under the State plan and will result in additional out-of-pocket expenditures for health-related claims.**

Survivors (and their applicable Dependents)

Survivors (or their dependents) who become eligible for Medicare due to turning age 65 or due to a disability (under the age of 65) must enroll in the Medicare Program. Medicare is the primary payer for health insurance claims over the State Group Insurance Program. **Failure to enroll and maintain enrollment in Medicare Parts A and B when Medicare is the primary payer will result in a reduction of benefits under the State plan and will result in additional out-of-pocket expenditures for health-related claims.**

If you are a survivor enrolled in Medicare Part A only, it is imperative that you contact the Medicare COB Unit to discuss the Medicare requirement.

Plan Participants Eligible for Medicare on the Basis of End-Stage Renal Disease (ESRD)

Plan participants who are eligible for Medicare benefits based on End-Stage Renal Disease (ESRD) must contact the State of Illinois Medicare COB Unit for information regarding Medicare requirements and to ensure proper calculation of the 30-month coordination of benefit period.

To ensure that benefits are coordinated appropriately and to prevent financial liabilities with healthcare claims, plan participants must notify the State of Illinois Medicare COB Unit when they become eligible for Medicare. The Medicare COB Unit can be reached by calling (800) 442-1300 or (217) 782-7007.

Behavioral Health Services

Quality Care Health Plan
Magellan Behavioral Health is the plan administrator for behavioral health services under the Quality Care Health Plan (QCHP). Behavioral health services are included in an enrollee's annual plan deductible and annual out-of-pocket maximum. Covered services for behavioral health which meet the plan administrator's medical necessity criteria are paid in accordance with the benefit schedule on page 16 for in-network and out-of-network providers. Please contact Magellan for specific benefit information.

Managed Care Plans
Behavioral health services are provided under the managed care plans. Covered services for behavioral health must meet the managed care plan administrator's medical necessity criteria and will be paid in accordance with the managed care benefit schedules on pages 14-15. Please contact the managed care plan for specific benefit information.

Employee Assistance Program

There are two separate programs that provide valuable resources for support and information during difficult times for active employees and their dependents: the Employee Assistance Program (EAP) and the Personal Support Program (PSP). The EAP benefit applies to employees only and does not apply to annuitants.

The Employee Assistance Program (EAP) is for active employees NOT represented by the collective bargaining agreement between the State and AFSCME Council 31. These employees must contact the EAP administered by Magellan Behavioral Health.

The Personal Support Program (PSP) is for bargaining unit employees represented by AFSCME Council 31 and covered under the master contract agreement between the State of Illinois and AFSCME. These employees must access EAP services through the AFSCME Personal Support Program.

Both programs are free, voluntary and provide problem identification, counseling and referral services to employees and their covered dependents regardless of the health plan chosen. All calls and counseling sessions are confidential, except as required by law. No information will be disclosed unless written permission is received from the employee. Management consultation is available when an employee's personal problems are causing a decline in work performance. See pages 30-31 for website and other contact information.

To access website links to plan administrators, visit the Benefits website at **www.benefitschoice.il.gov**.

Prescription Benefit

Plan participants enrolled in any State health plan have prescription drug benefits included in the coverage. Plan participants who have additional prescription drug coverage, including Medicare, should contact their plan's prescription benefit manager (PBM) for coordination of benefits (COB) information. **Copayments and a prescription deductible apply to each plan participant each plan year for all health plans.** Please note that when a pharmacy dispenses a brand drug for any reason and a generic is available, the plan participant must pay the cost difference between the brand product and the generic product, plus the generic copayment.

Formulary Lists: All prescription medications are compiled on a preferred formulary list (i.e., drug list) maintained by each health plan's PBM. Formulary lists categorize drugs in three levels: generic, preferred brand and nonpreferred. Each category has a different copayment amount. Coverage for specific prescription drugs may vary depending upon the health plan. **Formulary lists are subject to change any time during the plan year.**

Certain health plans notify plan participants by mail when a prescribed medication they are currently taking is reclassified into a different formulary list category. If a formulary change occurs, plan participants should consult with their physician to determine if a change in prescription is appropriate.

To compare formulary lists, cost-savings programs and to obtain a list of pharmacies that participate in the various health plan networks, plan participants should visit the website of each health plan they are considering.

Fully-insured managed care plans (i.e., BlueAdvantage HMO, Health Alliance HMO, Coventry Health Care HMO and HMO Illinois) use a separate prescription benefit manager (PBM) to administer their prescription benefits. Members who elect one of these plans must utilize a pharmacy participating in the plan's pharmacy network or the full retail cost of the medication will be charged. Partial reimbursement may be provided if the plan participant files a paper claim with the health plan. Most plans do not cover over-the-counter drugs or drugs prescribed by medical professionals (including dentists) other than the plan participant's primary care physician (PCP). Drugs prescribed by a specialist would be covered provided that the plan participant was referred to the specialist by their PCP. **Members should direct prescription benefit questions to the respective health plan administrator.**

Self-insured managed care plans (i.e., HealthLink OAP and Coventry Health Care OAP) and the Quality Care Health Plan (QCHP) have prescription benefits administered through the prescription benefit manager (PBM), Express Scripts. Prescription benefits are independent of other medical services and are not subject to the medical plan year deductible or out-of-pocket maximums. In order to receive the best value, plan participants enrolled in one of these plans should carefully review the various options through which they may receive their medication (outlined on page 22). Most drugs purchased with a prescription from a physician or a dentist are covered; however, over-the-counter drugs are not covered, even if purchased with a prescription. If a plan participant elects a brand name drug and a generic is available, the plan participant must pay the cost difference between the brand product and the generic product, in addition to the generic copayment.

Self-insured Plans Prescription Benefit

(QCHP, HealthLink OAP and Coventry Health Care OAP)

Nonmaintenance Medication

In-Network Pharmacy - Retail pharmacies that contract with Express Scripts and accept the copayment amount for medications are referred to as in-network pharmacies. Plan participants who use an in-network pharmacy must present their Express Scripts ID card/number or they will be required to pay the full retail cost. If, for any reason, the pharmacy is not able to verify eligibility (submit claim electronically), the plan participant must submit a paper claim to Express Scripts. The maximum supply of **nonmaintenance medication** allowed at one fill is 60 days, although two copayments will be charged for any prescription that exceeds a 30-day supply. A list of in-network pharmacies, as well as claim forms, are available on the Benefits website.

Out-of-Network Pharmacy - Pharmacies that do not contract with Express Scripts are referred to as out-of-network pharmacies. In most cases, prescription drug costs will be higher when an out-of-network pharmacy is used. If a medication is purchased at an out-of-network pharmacy, the plan participant must pay the full retail cost at the time the medication is dispensed. Reimbursement of eligible charges may be obtained by submitting a paper claim and the original prescription receipt to Express Scripts. Reimbursement will be provided at the applicable brand or generic in-network price minus the appropriate in-network copayment. Claim forms are available by visiting the Benefits website.

Maintenance Medication

The Maintenance Medication Program (MMP) was developed to provide an enhanced benefit to plan participants who use **maintenance medications.** Maintenance medication is medication that is taken on a regular basis for conditions such as high blood pressure and high cholesterol. To determine whether a medication is considered a maintenance medication, contact a Maintenance Network pharmacist or contact Express Scripts. A list of pharmacies participating in the Maintenance Network is available at **www.benefitschoice.il.gov**. When plan participants use the Maintenance Network for maintenance medications, they will receive a **90-day supply of medication (equivalent to 3 fills) for only two and a half copayments**.

The Maintenance Network is a network of retail pharmacies that contract with Express Scripts to accept the copayment amount for maintenance medication. Pharmacies in this network may also be an in-network retail pharmacy as described in the Nonmaintenance Medication section. If a plan participant uses an in-network pharmacy not part of the Maintenance Network, only the first two 30-day fills will be covered at the regular copayment amount. Subsequent 30-day fills will be charged double the copayment rate.

Mail Order Pharmacy

The mail order pharmacy provides participants the opportunity to receive medications directly at their home. **Both maintenance and nonmaintenance medications may be obtained through the mail order process.**

To utilize the mail order pharmacy, plan participants must submit an original prescription from the attending physician. For maintenance medication, the prescription should be written for a 90-day supply, and include up to three 90-day refills, totaling one year of medication. The original prescription must be attached to a completed mail order form and sent to the address indicated on the form. When plan participants use the mail order pharmacy, they will receive a **90-day supply of medication (equivalent to 3 fills) for only two and a half copayments**. Order forms and refills can be obtained by contacting Express Scripts.

Self-insured Plans Prescription Benefit

(QCHP, HealthLink OAP and Coventry Health Care OAP)

Prescription Drug Step Therapy

Members who have their prescription benefits administered through QCHP or one of the self-insured open access plans whose prescription benefit manager (PBM) is Express Scripts, are subject to a coverage tool called prescription drug step therapy (PDST) for specific drugs. PDST requires the member to first try one or more specified drugs to treat a particular condition before the plan will cover another (usually more expensive) drug that their doctor may have prescribed. PDST is intended to reduce costs to both the member and the plan by encouraging the use of medications that are less expensive but can still treat the member's condition effectively.

Members who are taking a medication that requires step therapy will receive a letter explaining that the plan will not cover that particular medication unless the alternative medication is tried first. The letter will also have directions on how a member's physician may request a coverage review if the physician believes they should take the original medication without trying the alternative medication first.

Special Note Regarding Medications for Nursing Home/Extended Care Facility QCHP Patients

Due to the large amounts of medication generally administered at nursing home and extended care facilities, many of these types of facilities cannot maintain more than a 30-day supply of prescriptions per patient.

In order to avoid being charged a double-copayment for a 30-day supply, the patient or person who is responsible for the patient's healthcare (such as a spouse, power of attorney or guardian) should submit a letter requesting an 'exception' to the double copayment for their medication. The request should be in the form of a letter, and must include the patient's name, a list of all medications the patient is taking and the dosage of each medication. The effective date of the exception is the receipt date of the request. Requests must be submitted to the Group Insurance Division, Member Services Unit, 801 South 7th Street, P.O. Box 19208, Springfield, Illinois 62794-9208.

Note: Since each request is based on a specific list of medications, any newly prescribed medication(s) must be sent as another request.

Express Scripts: (800) 899-2587
Website: www.express-scripts.com

Dental Plan

All members and enrolled dependents have the same dental benefits available regardless of the health plan selected. During the Benefit Choice Period, members have the option to add or drop dental coverage. **The election to add or drop dental coverage will remain in effect the entire plan year, without exception.**

Dental Benefit

The Quality Care Dental Plan (QCDP) is a dental plan that offers a comprehensive range of benefits administered by Delta Dental of Illinois. The QCDP reimburses only those services listed on the Dental Schedule of Benefits (available on the Benefits website). Listed services are reimbursed at a predetermined maximum scheduled amount. Each plan participant is subject to an annual plan deductible for all dental services, except those listed in the Schedule of Benefits as 'Diagnostic' or 'Preventive'. Effective July 1, 2013, the annual plan year deductible will be $150 per participant per plan year. Once the annual deductible has been met, each plan participant is subject to a maximum annual dental benefit. Each plan participant has a maximum dental benefit of $2,500, including orthodontia, when services are rendered by an in-network provider; however; participants who use an out-of-network provider are limited to a maximum benefit of $2,000 (including orthodontia). **For Example:** If a participant's out-of-network plan year maximum is met, there would be no further coverage available for out-of-network services; however, the participant would be allowed to utilize an in-network provider to exhaust the $500 remaining under the $2,500 in-network plan year maximum.

Deductible and Plan Year Maximum

Annual Deductible for Preventive Services	N/A
Annual Deductible for All Other Covered Services	$150
Plan Year Maximum Benefit*	
In-Network Plan Year Maximum Benefit	$2,500
Out-of-Network Plan Year Maximum Benefit	$2,000

Plan participants enrolled in the dental plan can choose any dental provider for services; however, plan participants may pay less out-of-pocket when they receive services from a network dentist. There are two separate networks of dentists that a plan participant may utilize for dental services in addition to out-of-network providers: the Delta Dental PPO℠ network and the Delta Dental Premier℠ network.

- **The Delta Dental PPO℠ Network** If you go to a PPO-level dentist you can maximize your dental benefits and minimize your out-of-pocket expenses because these providers accept a lower negotiated PPO fee (less any deductible). If the PPO fee is lower than the amount listed on the Schedule of Benefits, the PPO dentist cannot bill you for the difference.
- **The Delta Dental Premier℠ Network** If you go to a Premier-level dentist, your out-of-pocket expenses may also be less because Premier providers accept the allowed Premier-level fee (less any deductible). If the allowed fee is lower than the amount listed on the Schedule of Benefits, the Premier dentist cannot bill you for the difference.
- **Out-of-Network** If you go to a dentist who does not participate in either the PPO or Premier network, you will receive benefits as provided by the Schedule of Benefits. You will likely pay more than you would if you went to a Delta Dental network dentist. Out-of-network dentists will charge you for the difference between their submitted fee and the amount listed on the Schedule of Benefits.

It is strongly recommended that plan participants obtain a pretreatment estimate for any service over $200, regardless of whether that service is to be received from an in-network or an out-of-network provider. Failure to obtain a pretreatment estimate may result in unanticipated out-of-pocket costs. A pretreatment estimate is a review by Delta Dental of a dental provider's proposed treatment, including diagnostic, x-ray and laboratory reports, as well as the expected charges. This treatment plan is sent to Delta Dental for verification of eligible benefits. Obtaining a pretreatment estimate to verify coverage will help you make decisions regarding your dental services and help you avoid unanticipated out-of-pocket costs. Questions regarding a pretreatment estimate can be addressed by Delta Dental.

* Orthodontics + all other covered services = Plan Year Maximum Benefit

Dental Plan (cont.)

Provider Payment

If you use a Delta Dental network dentist, you will not have to pay the dentist at the time of service (with the exception of applicable deductibles, charges for noncovered services, charges over the amount listed on the Schedule of Benefits and/or amounts over the annual maximum benefit). Network dentists will automatically file the dental claim for their patients. Out-of-network dentists can elect to accept assignment from the plan or may require other payment terms. Participants who use an out-of-network dentist may have to pay the entire bill at the time of service and/or file their own claim form depending on the payment arrangements the plan participant has with their dentist.

Example of PPO, Premier and Out-of-Network Dentist Payments *(this is a hypothetical example only and assumes all deductibles have been met).*

Delta Dental PPO Dentist*		Delta Dental Premier Dentist*		Out-of-Network Dentist	
Dentist submitted fee	$1,000	Dentist submitted fee	$1,000	Dentist submitted fee	$1,000
PPO maximum allowed fee	$600	Premier maximum allowed fee	$900	No negotiated fee	n/a
Schedule of Benefits amount	$781	Schedule of Benefits amount	$781	Schedule of Benefits amount	$781
Your Out-of-Pocket Cost	**$0**	**Your Out-of-Pocket Cost**	**$119**	**Your Out-of-Pocket Cost**	**$219**

* When utilizing a PPO or Premier dentist, if the maximum allowed fee is greater than the amount listed on the Schedule of Benefits, the network dentist can bill the member the difference between the two amounts.

Child Orthodontia Benefit

The child orthodontia benefit is available only to children who begin treatment prior to the age of 19. The maximum lifetime benefit for child orthodontia is $2,000 for members utilizing an in-network provider. Services obtained at an out-of-network orthodontia provider will have a lifetime maximum benefit of $1,500. This lifetime maximum is based on the length of treatment (see 'Length of Orthodontia Treatment' chart below). This lifetime maximum applies to each plan participant regardless of the number of courses of treatment. **Note:** The annual plan year deductible must be satisfied each plan year that the plan participant is receiving orthodontia treatment unless it was previously satisfied for other dental services incurred during the plan year.

Length of Treatment	Maximum Benefit	
0 - 36 Months	In-network $2,000	Out-of-network $1,500
0 - 18 Months	In-network $1,820	Out-of-network $1,364
0 - 12 Months	In-network $1,040	Out-of-network $780

Prosthodontic Limitations

(Prosthodontics include full dentures, partial dentures, implants and crowns)

- Prosthodontics to replace missing teeth are covered only for teeth that are lost while the plan participant is covered by QCDP.
- Multiple procedures are subject to limitations. Please refer to the Dental Schedule of Benefits PRIOR to the start of any procedure to clarify coverage limitations.

Plan participants can access QCDP network information, explanation of benefits (EOB) statements and other valuable information online by registering with Delta Dental of Illinois Subscriber Connection.

Delta Dental: (800) 323-1743
TDD/TTY: (800) 526-0844
Website: http://soi.deltadentalil.com

Vision Plan

Vision coverage is provided at no additional cost to members enrolled in any of the State-sponsored health plans. All members and enrolled dependents have the same vision coverage regardless of the health plan selected. Eye exams are covered once every 12 months from the last date the exam benefit was used. All other benefits are available once every 24 months from the last date used. Copayments are required.

Service	Network Provider Benefit	Out-of-Network** Provider Benefit	Benefit Frequency
Eye Exam	$20 copayment	$30 allowance	Once every 12 months
Spectacle Lenses* (single, bifocal and trifocal)	$20 copayment	$50 allowance for single vision lenses $80 allowance for bifocal and trifocal lenses	Once every 24 months
Standard Frames	$20 copayment (up to $175 retail frame cost; member responsible for balance over $175)	$70 allowance	Once every 24 months
Contact Lenses (All contact lenses are in lieu of spectacle lenses)	$120 allowance	$120 allowance	Once every 24 months

* Spectacle Lenses: Plan participant pays any and all optional lens enhancement charges. Network providers may offer additional discounts on lens enhancements and multiple pair purchases.

** Out-of-network claims must be filed within one year from the date of service.

EyeMed Vision Care: (866) 723-0512
TDD/TTY: (800) 526-0844
Website: www.eyemedvisioncare.com/stil

Life Insurance Plan*

Basic Life insurance is provided at no cost to annuitants and active employees. This term life coverage is provided in an amount equal to the annual salary of active employees. The Basic Life amount for annuitants under age 60 is equal to the annual salary as of the last day of active State employment. For annuitants age 60 or older, the Basic Life amount is $5,000. The life insurance plan offers eligible members the option to purchase additional life insurance to supplement the Basic Life insurance provided by the State.

Member Optional Life

Member Optional Life coverage is available to eligible members. Annuitants under age 60 and active employees can elect coverage in an amount equal to 1-8 times their Basic Life amount; annuitants age 60 and older can elect 1-4 times their Basic Life amount. Members enrolled with Member Optional Life coverage should review the chart on page 6 to be aware of rate variations among age groups. Rate changes due to age go into effect the first pay period following the member's birthday.

The maximum benefit allowed for Member Optional Life plus Basic Life coverage is $3,000,000.

Accidental Death & Dismemberment

Accidental Death and Dismemberment (AD&D) coverage is available to eligible members in either (1) an amount equal to their Basic Life amount or (2) the combined amount of their Basic and Member Optional Life, subject to a total maximum of five times the Basic Life insurance amount or $3,000,000, whichever is less.

Spouse Life

Spouse Life coverage is available in a lump sum amount of $10,000 for the spouse of active employees and annuitants under age 60. Spouse Life coverage decreases to $5,000 for annuitants age 60 and older. A corresponding premium applies.

Child Life

Child Life coverage is available in a lump sum amount of $10,000 for each child. The monthly contribution for Child Life coverage applies to **all** dependent children regardless of the number of children enrolled. Eligible children include:

- Children age 25 and under
- Children in the Disabled category

Statement of Health

Adding/increasing Member Optional Life, as well as adding Spouse and/or Child Life coverage, is subject to prior approval by the life insurance plan administrator, Minnesota Life Insurance Company. Members must complete and submit a statement of health form to Minnesota Life for review.

* Deferred Annuitants and Survivors have different life insurance benefits. Details are provided in the Retiree, Annuitant and Survivor Benefits Handbook available on the Benefits website.

Minnesota Life Insurance Co.: (888) 202-5525
TDD/TTY: (800) 526-0844
Website: https://web1.lifebenefits.com/lbwcm/pd/illinois

Flexible Spending Accounts (FSA)

Employee Benefit Only - Does NOT Apply to Annuitants

During the Benefit Choice Period, employees may enroll in a Flexible Spending Account (FSA) Program with an effective date of July 1, 2013. The great advantage is that you pay no federal taxes on your contributions. For example, if you put in $1,000 and are in a 20% federal tax bracket, you save $200 ($1,000 x 20% = $200) over the course of the plan year.

FSA plan elections do not automatically carry over each year. You must complete a new FSA enrollment form each year to participate. The first deduction for an FSA enrollment will be taken on a pretax basis from the first paycheck issued in July. Employees should carefully review their paycheck to verify the deduction was taken correctly. If you do not see the deduction on your paycheck stub, please contact your payroll office immediately.

New and Important Changes for FY2014 Flexible Spending Accounts (FSA)

- Effective July 1, 2013, there will be a new claims processing system for the FY2014 Flexible Spending Account (FSA) Program. The new system and associated website will be administered by WageWorks.
- MCAP and DCAP participants will need to register online for an account at www.wageworks.com. Once registered, participants will be able to view information online and in real time such as claim status and account balance. Employees enrolling in an FSA may register on the new website beginning June 15th.
- Beginning July 1, 2013, FSA participants will have new claim forms for Health Care, Dependent Care and Card Use Verification (to be used for debit card transaction substantiation).
- Participants with recurring MCAP and/or DCAP expenses, such as daycare or orthodontia, may use the new 'Pay My Provider' option (paper form or online). This option generates and mails payment directly to your provider out of your MCAP or DCAP account (documentation proving eligibility of claim required).
- New Smartphone app for submitting filing a claim or submitting a receipt available for iPhone, iPad, iTouch (iOS versions 3.1.3 or greater), Android and Blackberry phones. Type m.wageworks.com into your mobile device browser to download the app.

Note: Due to the conversion from the FBMC claims processing system to the WageWorks system, any FY2013 paper claims mailed, faxed or uploaded via the website or Smartphone application will be subject to a two-week hold period from July 1 through July 14. Beginning July 15th, claims will be processed in the order they were received.

Medical Care Assistance Plan (MCAP)

What is it? The Medical Care Assistance Plan (MCAP) is a program that allows you to set aside money, before taxes, from your paycheck to pay for health-related expenses not covered by insurance. If you, or someone in your family (i.e., spouse and/or eligible dependents) goes to the doctor or dentist, takes medication or wears glasses, whether you have insurance or not, MCAP may save you money. Please note that dependents must qualify under the Internal Revenue Code in order for their healthcare expenses to be eligible for reimbursement.

How much should I contribute? Contributions depend on your family's medical expenses which include copayments and deductibles associated with doctor's visits, prescriptions, medically necessary orthodontia (e.g., braces), vision exams and surgeries (e.g., LASIK surgery). The maximum annual amount you may elect is $2,500. The minimum monthly amount for which an employee may enroll is $20; the maximum monthly amount is $208.33 ($277.77 for university employees paid over 9 months).

Examples of expenses you cannot claim:

- Cosmetic services, vitamins, supplements
- Insurance premiums
- Vision warranties and service contracts
- Over-the-counter medicines and drugs are not eligible for reimbursement without a prescription

WageWorks: (855) 428-0446
TDD/TTY: (866) 353-8058
Website: www.wageworks.com

Due to the conversion to the WageWorks claims processing system, all employees who enroll in MCAP for FY2014 will be issued a WageWorks debit card to use for their medical expenses (including those employees who currently have the myFBMC[sm] card). The WageWorks card will be issued at no cost. Additional cards may be ordered for individual dependents at no cost. Documentation will be required to substantiate certain expenses paid with the card; therefore, you should review your online account carefully to ensure you are aware of the documentation requirements.

You will have until September 30, 2014, to submit claims for expenses that were incurred from July 1, 2013, through September 15, 2014; otherwise, any money left in your account will be forfeited.

Dependent Care Assistance Plan (DCAP)

The Dependent Care Assistance Plan (DCAP) is for the reimbursement of eligible child care expenses, such as daycare.* DCAP cannot be used for dependent healthcare expenses (employees interested in having their dependent's health-related expenses reimbursed through a pretax program should refer to the Medical Care Assistance Plan (MCAP) on page 28). In situations where parents are legally separated or divorced, only the custodial parent can enroll in DCAP. The custodial parent is defined by the IRS as the person who has the child the most nights during the calendar year. See IRS Publication 503 for more information.

What is it? The Dependent Care Assistance Plan (DCAP) is a program that allows you to set aside money, before taxes, from your paycheck to pay primarily for **child care expenses* of dependent children 12 years and under.** If you (and your spouse, if married), work full-time and pay for daycare, day camp or after-school programs, then DCAP may save you money. Please note that if you claim the dependent care tax credit, the credit will be reduced, dollar for dollar, by the amount you contribute to DCAP. Also, depending on your household income, it might be advantageous to claim child care expenses on your federal income tax return instead of using DCAP. You cannot claim the expenses on your tax return and use DCAP. Please ask your tax adviser which plan is best for you.

How much should I contribute? Contributions depend on household needs—think about how much you spend on child care every year. Will you use daycare or a private nanny? Perhaps your child is going to nursery school or day camp this year. The maximum annual amount you may elect is $5,000. The minimum monthly amount for which an employee may enroll is $20; the maximum monthly amount is $416.66 ($555.54 for university employees paid over 9 months).

Examples of expenses you cannot claim:

- Overnight camp
- Daycare provided by another dependent
- Daycare provided "off the books"
- Kindergarten tuition
- Private primary school tuition
- Before and after-school care expenses for dependents age 13 and older.

You have until September 30, 2014, to submit claims for services incurred from July 1, 2013, through June 30, 2014; otherwise, any money left in your account will be forfeited. DCAP does not have a grace period. All dependent care expenses must be incurred prior to July 1, 2014, in order to be eligible for reimbursement.

Special Note Regarding DCAP Reimbursement for Summer Day Camps

Employees who enroll children in a summer day camp should calculate their FY2014 daycare expenses and annual contribution carefully. Since the FY2013 plan year ends June 30th, any day camp expenses incurred during June 2013 will not be eligible for reimbursement through your FY2014 DCAP. **For FY2014, the summer months of July and August 2013, as well as June 2014, will be eligible for reimbursement.**

* In addition to child care, DCAP can be used to pay for the dependent care expenses for any individual living with you that is physically or mentally unable to care for themselves and is eligible to be claimed as a dependent on your taxes. Refer to the Internal Revenue Code to ensure your dependent qualifies as a tax dependent before enrolling in this program.

Plan Administrators

Who to contact for information

Health Plan Administrators	Toll-Free Telephone Number	TDD/TTY Number	Website Address
BlueAdvantage HMO	(800) 868-9520	(866) 876-2194	www.bcbsil.com/stateofillinois
Coventry Health Care HMO	(800) 431-1211	(217) 366-5551	www.chcillinois.com
Coventry Health Care OAP	(800) 431-1211	(217) 366-5551	www.chcillinois.com
Health Alliance HMO	(800) 851-3379	(217) 337-8137	www.healthalliance.org/content/state_of_illinois
HealthLink OAP	(800) 624-2356	(800) 624-2356 ext. 6280	www.healthlink.com/illinois_index.asp
HMO Illinois	(800) 868-9520	(866) 876-2194	www.bcbsil.com/stateofillinois
Quality Care Health Plan (Cigna)	(800) 962-0051	(800) 526-0844	www.cigna.com/stateofil

Plan Component	Administrator's Name and Address	Customer Service Phone Numbers	Website Address
Vision Plan	**EyeMed** Out-of-Network Claims P.O. Box 8504 Mason, OH 45040-7111	(866) 723-0512 (800) 526-0844 (TDD/TTY)	www.eyemedvisioncare.com/stil
Quality Care Dental Plan (QCDP) Administrator	**Delta Dental of Illinois** Group Number 20240 P.O. Box 5402 Lisle, IL 60532	(800) 323-1743 (800) 526-0844 (TDD/TTY)	http://soi.deltadentalil.com
Life Insurance Plan	**Minnesota Life Insurance Company** 536 Bruns Lane, Unit 3 Springfield, IL 62702	(888) 202-5525 (800) 526-0844 (TDD/TTY)	https://web1.lifebenefits.com/lbwcm/pd/illinois
Flexible Spending Accounts (FSA) Program **Commuter Savings Program (CSP)**	**WageWorks** Claims Administrator P.O. Box 14326 Lexington, KY 40512	(855) 428-0446 (866) 353-8058 (TDD/TTY) (855) 291-0625 (fax)	www.wageworks.com
Health/Dental Plans, Medicare COB Unit, FSA and CSP Unit, Premium Collection Unit, Life Insurance, Adoption Benefit and Smoking Cessation Benefit	**CMS Group Insurance Division** 801 South 7th Street P.O. Box 19208 Springfield, IL 62794-9208	(217) 782-2548 (800) 442-1300 (800) 526-0844 (TDD/TTY)	www.benefitschoice.il.gov

Plan Administrators

Who to contact for information

Plan Component	Contact For	Administrator's Name and Address	Customer Service Contact Information
QCHP Medical Plan Administrator	Medical service information, network providers, claim forms, ID cards, claim filing/resolution and predetermination of benefits	**Cigna** QCHP Group #3181456 **Cigna HealthCare** P.O. Box 182223 Chattanooga, TN 37422-7223	(800) 962-0051 (nationwide) (800) 526-0844 (TDD/TTY) www.cigna.com/stateofil
QCHP Notification and Medical Case Management Administrator	Notification prior to hospital services Noncompliance penalty of $800 applies (out-of-network only)	**Cigna**	(800) 962-0051 (nationwide) (800) 526-0844 (TDD/TTY)
Prescription Drug Plan Administrator QCHP (1400SD3) Coventry OAP (1400SCH) HealthLink OAP (1400SCF)	Information on prescription drug coverage, pharmacy network, mail order, specialty pharmacy, ID cards and claim filing	**Express Scripts** Group Number: 1400SD3 1400SCH, 1400SCF **Paper Claims:** Express Scripts P.O. Box 14711 Lexington, KY 40512 **Mail Order Prescriptions:** Medco Health Solutions P.O. Box 30493 Tampa, FL 33630-3493	(800) 899-2587 (nationwide) (800) 759-1089 (TDD/TTY) www.express-scripts.com
QCHP Behavioral Health Administrator	Notification, authorization, claim forms and claim filing/resolution for behavioral health services	**Magellan Behavioral Health** QCHP Group #3181456 P.O. Box 2216 Maryland Heights, MO 63043	(800) 513-2611 (nationwide) (800) 526-0844 (TDD/TTY) www.MagellanHealth.com
Employee Assistance Program (EAP)	Confidential assistance and assessment services	**Magellan Behavioral Health** -For Non-AFSCME represented employees-	(866) 659-3848 (nationwide) (800) 456-4006 (TDD/TTY) www.MagellanHealth.com
Personal Support Program (PSP – AFSCME EAP)	Confidential assessment and assistance services	**AFSCME Council 31** -For AFSCME represented employees-	(800) 647-8776 (statewide) (800) 526-0844 (TDD/TTY) www.afscme31.org

DISCLAIMER

The State of Illinois intends that the terms of this plan are legally enforceable and that the plan is maintained for the exclusive benefit of Members. The State reserves the right to change any of the benefits, program requirements and contributions described in this Benefit Choice Options Booklet. This Booklet is intended to supplement the Benefits Handbook. If there is a discrepancy between the Benefit Choice Options Booklet, the Benefits Handbook and state or federal law, the law will control.

Illinois Department of Central Management Services
Bureau of Benefits
PO Box 19208
Springfield, IL 62794-9208

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